

THE 50+ Connection

NEWS and EVENTS from the
Howard County Office on Aging and Independence

A Publication from the Howard County Office on Aging and Independence

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Elder Financial Abuse: Know the Signs of Exploitation

ELDER FINANCIAL ABUSE — also known as *financial exploitation* — is a crime. It involves the taking of assets, either money or property, through forms of deception, false pretenses, coercion, harassment, duress, and threats. *Common forms of exploitation include fraud and scams such as lottery scams and phishing emails.* The Department of Justice reports that an estimated \$2.9 billion is stolen annually from elders. Yet only one in 14 cases of elder abuse are reported.

We Trusted Her, But She Fooled Us All

A case in point involves “GG,” a 73-year-old Columbia resident who knows all too well what it’s like to be victimized at a vulnerable time in your life. While caring for her husband, who was in the advanced stages of brain cancer, GG decided to hire a caregiver through a contact provided by her husband’s physician. “My whole focus was on my husband, so bringing in a caregiver to help was essential,” she explains. At first, everything seemed to go well. So well in fact that when the caregiver suggested bringing in an assistant to help with cleaning and organizing things around the house, including paperwork and paying bills, GG agreed. “I began to rely on her more and more,” she says, “We treated her like family. She would say to my kids, you don’t need to worry about your mother.” The assistant continued to help with household bills and paperwork for some time after GG’s husband passed away.

Months later, GG discovered she had only \$89 left in her checking account, far less than the tens of thousands she expected! After contacting police, GG told them that SHE felt guilty because she “should have seen the red flags.” Since the assistant had used GG’s ATM card, cashed insurance check, and forged her signature on other checks, the State’s Attorney’s Office was able to find a paper trail and successfully prosecute her, but was not able to recover the money. “It turns out she wasn’t bonded,” said GG. “As honest as we thought she was, she fooled us all.”

Financial exploitation can happen to anyone; however, there are a few factors that make older adults more vulnerable, such as social isolation and cognitive impairment (i.e., dementia or Alzheimer’s disease).

Red Flags/Signs of Financial Exploitation

- Sudden changes in bank balances, or unexplained withdrawals of funds by a person other than the elder;
- Adding names onto an elder’s bank signature card;
- Unauthorized ATM withdrawals from an elder’s account;
- Abrupt changes in a will or other financial documents;
- Unexplained disappearance of funds or possessions;
- Substandard care being provided, or bills left unpaid despite adequate financial resources;
- Forged signatures on financial transactions or titles;
- Sudden appearance of previously uninvolved relatives claiming rights to an elder’s property or possessions;
- Unexplained transfers of assets to a family member or someone outside the family.

Future Planning is Your Best Offense

One of the best ways to prevent and avoid financial exploitation is to plan for your own future. With a power of attorney or a living will, you can address health care decisions now to avoid confusion and clearly outline your wishes whether they concern medical or financial matters. Seek independent advice from someone you trust before signing any documents. If you live in a nursing home, and need an advocate, contact the Howard County Long Term Care Ombudsman Program at 410-313-6423 (voice/relay).

Ways to Help Prevent Financial Exploitation

- Stay active and connected to reduce social isolation.
- Mail and open your own bills and letters.
- Always use direct deposit for all checks.
- Never give personal information over the phone.
- Review your will periodically.

Visit www.howardcountymd.gov/eldersafety to learn more about how you can take a stand against elder abuse.

**TAKE A STAND**
AGAINST ELDER ABUSE

SATURDAY
JUNE 15
10 AM TO 2 PM

Join Us for a World Elder Abuse Awareness
SHRED EVENT & DISCOVERY DAY

REGISTER ONLINE. SECURE SHRED TIME. SIGN UP FOR SEMINARS.
aarp.cvent.com/howardshred

IN PARTNERSHIP WITH
AARP Real Possibilities
Maryland

SHRED Personal Documents
TWO Boxes/Person • Personal Papers ONLY • NO Businesses

Attend Informative SEMINARS

- Suspect Abuse... Who Do You Call?
- Helping Friends and Loved Ones Stay Safe
- Prosecuting Vulnerable/Elder Abuse Cases
- Frauds/Scams Targeting Seniors
- Avoiding Financial Exploitation
- Shred ID Theft

Howard County Office on
Aging and Independence
Department of Community Resources and Services

FOR MORE INFORMATION
OFELIA ROSS OTT
oross@howardcountymd.gov
410-313-6052 (VOICE/RELAY)

Dealing with Dementia

By Terri Hansen, Manager, Social Day Programs Division

It's not often that you see the words **DEMENTIA** and **HOPE** written together; however, on Tuesday, June 4, not only will you see these words together you will feel their impact at Hope on the Horizon, a forum to discuss Alzheimer's disease and related dementias.

Held at the Ellicott City 50+ Center, the forum is co-sponsored by the Howard County Office on Aging and Independence, the Alzheimer's Association of Greater Maryland and Acts Retirement-Life Community, Copper Ridge. Everyone, regardless of their age, can benefit from learning about the risk factors for Alzheimer's disease and related dementias and what to do to reduce those risks. Join us to learn about the latest research firsthand, from experts in these fields.

Equally important, you will learn why early detection matters; what a person can or should do when he/she receives a diagnosis; and how to identify local resources and find support. Early detection is essential to gain access to information, care and support; it also helps raise awareness about brain health, and is an important step to shift mindsets and normalize discussions about cognitive health.

Bring a friend or family member to **HOPE ON THE HORIZON** on June 4 from 6:00 to 8:00 p.m. at the Ellicott City 50+ Center, 9401 Frederick Road, Ellicott City 21042. **The event is free, but pre-registration is required to ensure we have adequate seating.**

Register at www.hopeonthehorizonhc.eventbrite.com by Thursday, May 30. Call Kathy Wehr at 410-313-5955 or email kwehr@howardcountymd.gov to inquire about space availability after the registration deadline.

To request a sign language interpreter or other accommodations to participate, call Kathleen Krintz at 410-313-6079 (voice/relay) one week in advance.

HOPE ON THE HORIZON

Alzheimer's and Related Dementias Forum



TUESDAY, JUNE 4

6:00 to 8:00 pm

Ellicott City 50+ Center

9401 Frederick Road, Ellicott City 21042

- The Latest Research
- Why Early Detection Matters
- Next Steps for Caregivers

REGISTER at

hopeonthehorizonhc.eventbrite.com

Registration Deadline Thursday, May 30

Onsite ADULT RESPITE available with registration

PRESENTED IN PARTNERSHIP WITH

alzheimer's
association

Acts
RETIREMENT-LIFE COMMUNITIES
Copper Ridge

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www.howardcountymd.gov/aging

FREE ADMISSION

Master Aging

Engage ♦ Educate ♦ Inspire

Howard Community College, 10901 Little Patuxent Parkway, Columbia, MD 21044

Presented by the Howard County Office on Aging and Independence

SAVE THE DATE FOR THE ALL-NEW, REINVENTED 50+EXPO 2019!

EVENT HIGHLIGHTS INCLUDE

- 62 vendor and sponsor booths
- 10 informational and educational seminars
- two performances and keynote speaker in the Smith Theatre
- one panel discussion/demonstration in a 140-person capacity lecture hall
- snack and lunch sales from a variety of vendors, including coffee carts

GENERAL EVENT INFORMATION

www.howardcountymd.gov/masteraging • www.facebook.com/HoCoCommunity

VENDOR/EXHIBITOR INFORMATION

Lisa Brusio Coster at 410-442-3734 (voice/relay) or email lcoster@howardcountymd.gov

Howard County Office on
Aging and Independence

Department of Community Resources and Services
www.howardcountymd.gov/aging

PHONE 410-313-6410 (voice/relay)

FAX 410-313-6540

EMAIL aging@howardcountymd.gov

SATURDAY
OCTOBER 19
10 AM TO 3 PM

Howard County 50+ Center JUNE EVENT HIGHLIGHTS

Happy Father's Day!

Father's Day Lunch & Learn

Wednesday, June 12 • 11:00 a.m. to 1:00 p.m.

North Laurel 50+ Center

During the 1950's, Baltimore rebuilt, restored and endured a series of changes which forever changed the city. Join us to learn how. RSVP and reserve lunch by June 5. Cost: lunch contribution for age 60+.

Father's Day Cookout

Friday, June 14 • 11:00 a.m. to 12:45 p.m.

Elkridge 50+ Center

Enjoy live oldies music and a delicious cookout. \$5 for entertainment, lunch by donation. RSVP to 410-313-5192.

Man-to-Man Prostate Cancer Support Group

Thursday, June 20 • 6:30 to 8:15 p.m.

Bain 50+ Center

June is Men's Health Month! The Man-to-Man Prostate Cancer Support Group offers confidential support and education, with guest speakers including doctors, health care practitioners, and survivors, who address issues related to treatment options, side effects, and practical guidance. FREE; for more information, contact Gerry Gears at gerrygears@gmail.com.

June is National Safety Month

The Benefits of Physical Therapy

Wednesday, June 5 • 11:00 a.m. to noon

North Laurel 50+ Center

Get answers to your questions about common ailments and benefits of treatment through a licensed physical therapist. Register at 410-313-0380.

Agility and Balance

Thursday, June 20 • 11:00 a.m.

Ellicott City 50+ Center

Kerry H. Hite, DPT, will join us for a discussion on agility and balance training for the older adult. Learn new tips and tricks for simple at-home training to advanced sport training.

AARP DriverTEK Program

Thursday, June 6 • 10:30 am to noon

North Laurel 50+ Center

Technology is changing the driving experience! Learn about the latest car safety features, including blind-spot detection systems, front collision warning systems and more. FREE; register at 410-313-0380.

AARP Presents CarFit

Friday, June 21 • 10 a.m. to 2:00 p.m.

Ellicott City 50+ Center (rear parking lot)

Does your car fit you? Improve your safety and comfort behind the wheel. FREE; appointments required. Sign up at the front desk for your 15-minute safety assessment. Call 410-313-1440 for more information.

AARP Safe Driving Class

Friday, June 7 • 10 a.m. to 2:30 p.m.

Elkridge 50+ Center

Learn the new laws of the road to enhance your safety behind the wheel. \$15 members/\$20 non-members; register at 410-313-5192.

Take Control of Your Health: 6 Steps to Prevent a Fall

Every **11 seconds**, an older adult is seen in an emergency department for a fall-related injury.

Many falls are preventable.

Stay safe with these tips!

1

Find a good balance and exercise program

Look to build balance, strength, and flexibility. Contact your local Area Agency on Aging for referrals. Find a program you like and take a friend.



2

Talk to your health care provider

Ask for an assessment of your risk of falling. Share your history of recent falls.



3

Regularly review your medications with your doctor or pharmacist

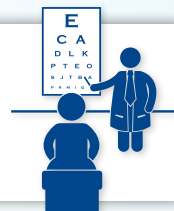
Make sure side effects aren't increasing your risk of falling. Take medications only as prescribed.



4

Get your vision and hearing checked annually and update your eyeglasses

Your eyes and ears are key to keeping you on your feet.



5

Keep your home safe

Remove tripping hazards, increase lighting, make stairs safe, and install grab bars in key areas.



6

Talk to your family members

Enlist their support in taking simple steps to stay safe. Falls are not just a seniors' issue.



ncoa
National Council on Aging

To learn more, visit ncoa.org/FallsPrevention.


 Howard County Office on
Aging and Independence

Department of Community Resources and Services

The 50+ Connection is published monthly by the Howard County Office on Aging and Independence.

This publication is available in alternate formats upon request. To join our subscriber list, email kahenry@howardcountymd.gov

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410-313-6410 (VOICE/RELAY) • www.howardcountymd.gov/aging

Find us on  www.Facebook.com/HoCoCommunity

Kim Higdon Henry, Editor • Email: kahenry@howardcountymd.gov

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Tai Chi Grows in Popularity with 50+ in Howard County

Tai Chi, a slow, gentle and low-impact body-mind exercise, is growing in popularity among Howard County's older adults, even those with health issues. On Saturday, April 27, several dozen enthusiasts gathered to celebrate World Tai Chi Day at the Columbia lakefront. The Tai Chi group is based at the **East Columbia 50+ Center** and led by Dr. Ping Mao, who teaches several classes there each week.

Last year, the group traveled to China for an international tournament, representing Howard County to a global audience, and winning many individual and group medals. Dr. Mao plans to lead a second trip in the fall to Beijing, Xi'an and Luoyang. For more information about Tai Chi classes, call the center at 410-313-7680 (voice/relay).

P4C Pet Evaluations

JUNE 6 AND JULY 11 • 7 TO 9 PM

If you are interested in volunteering, or wish to receive a FREE evaluation for your pet, contact:

Ingrid Gleysteen, PROGRAM COORDINATOR

igleysteen@howardcountymd.gov
410-313-7461 (voice/relay)



Bain 50+ Center

5470 Ruth Keeton Way
Columbia 21044



The 2019 Cycle2Health season is in full gear!

Coordinated by the Health and Wellness Division of the Office on Aging and Independence, this cycling program is geared toward older adults and offers three ride options each week, from casual (pictured above, led by Jeff Friedhoffer) through advanced. Join us to explore the beauty of Howard County from a new perspective and meet new people. Visit www.howardcountymd.gov/C2H for upcoming ride schedules and registration info or stop in your nearest 50+ center to register in person. A \$15 annual fee applies. Photo by Jeff Friedhoffer

Be Strong. Be Bold. AGE WELL.

Aging is not lost youth, but a new stage of opportunity and strength.

— Betty Friedan —

HOWARD COUNTY'S PREMIER RESOURCE
for Dynamic, Quality-of-Life Programs,
Services and Supports for All Ages of Adulthood

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(VOICE/RELAY)



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